

2007 Benefits Election Guide

USACHRA/November, 2006

?	FEHB Federal Employees Health Benefits	FEDVIP Federal Employees Dental and Vision Insurance Program	FSAs Flexible Spending Accounts	TSP Thrift Savings Plan Contributions	TSP Catch-Up Contributions (for those age 50+ and those who will reach age 50 in 2007)	TSP Allocating funds
<i>What is this?</i>	Medical coverage for doctor visits, prescription drugs, hospitalization, etc. Premiums are automatically withheld on a pre-tax basis unless the pre-tax benefit is waived.	Supplemental dental and vision benefits. If enrolled in FEHB, your FEHB plan's dental/vision benefits are the primary coverage, FEDVIP is secondary. Premiums are withheld on a pretax basis.	Pre-tax accounts for out-of-pocket medical and dependent care expenses.	Tax-deferred retirement and investment savings plan. (IRS limit on employee contributions for 2007 is 15,500.)	A separate additional tax-deferred contribution. IRS limit for 2007 is \$5000. (You must plan to make the maximum 2007 employee contribution of \$15,500 to be eligible.)	Moving your future contributions (contribution allocation) and/or account balance (interfund transfer) between the investment funds.
<i>Where can I learn more?</i>	http://www.opm.gov/insure/health/	http://www.opm.gov/insure/dentalvision/ or www.BENEFEDS.com	www.fsafeds.gov	www.tsp.gov and https://www.abc.army.mil	www.tsp.gov and https://www.abc.army.mil	www.tsp.gov
<i>How/where do I enroll or make a change?</i>	Army Benefits Center-Civilian (ABC-C) https://www.abc.army.mil 1-877-276-9287 TDD: 1-877-276-9833	BENEFEDS Portal www.BENEFEDS.com 1-877-888-3337 TTY: 1-877-889-5680	FSAFEDS www.fsafeds.com 1-877-372-3337 TTY: 1-800-952-0450	Army Benefits Center-Civilian (ABC-C) https://www.abc.army.mil 1-877-276-9287 TDD: 1-877-276-9833	Army Benefits Center-Civilian (ABC-C) https://www.abc.army.mil 1-877-276-9287 TDD: 1-877-276-9833	Thrift Savings Plan www.tsp.gov 1-877-968-3778 TDD: 1-877-847-4385
<i>Since I must enroll via an automated system, how do I get the IDs, PINS and passwords?</i>	To log into ABC-C, you will need your Army Knowledge On-Line (AKO) user ID and password. Register or reset password at www.us.army.mil . If assistance is needed with AKO, email the AKO Helpdesk at help@us.army.mil . You will also need a PIN. For first access, the PIN will be the four-digit number for your month and year of birth (MMYY). You must change it to a six-digit custom PIN. If you have forgotten your ABC-C PIN, call 1-877-276-9287.	The BENEFEDS system will assign a user ID and prompt you to create your password the first time you access the system. If forgotten, you may obtain assistance by web or phone to reset.	Your User ID will be your SSN (or alternate ID) and the system will prompt you to create your password the first time you access the system. If forgotten, you may obtain assistance by web or phone to reset.	Same as for FEHB.	Same as for FEHB.	PIN required; if needed, web and phone systems have the option to request that a new PIN be mailed to your address of record. You cannot access the TSP systems until you receive your PIN.
<i>If I had this benefit in 2006 and wish to keep it in 2007, do I need to take any action?</i>	No action is required.	N/A – new for 2007. In the future, if you wish to continue these benefits, you will not have to make an election each year.	YES, you must reenroll each year to continue your FSA benefits.	No, however, if you wish to contribute up to the new IRS maximum of \$15,500, you will need to increase the amount of your contribution.	YES – if you wish to make TSP Catch-Up contributions for 2007, you must make a new election.	N/A
<i>When can I make my election or change?</i>	You may enroll, change your plan and/or option, or cancel coverage during the open enrollment period – 13 Nov – 11 Dec 2006. Also, certain life events will allow changes to be made within 31 days before to 60 days of the event.	You may enroll in a dental and/or vision plan during the open enrollment period 13 Nov – 11 Dec 2006. Also, certain life events will allow changes to be made within 31 days before to 60 days of the event.	You may enroll in FSA(s) during the open enrollment period of 13 Nov – 11 Dec 2006. Also, certain life events will allow changes to be made within 31 days before to 60 days of the event.	You can enroll in TSP, increase or decrease the amount of your contributions, or stop your contributions at any time.	For 2007, depending on your servicing payroll office, you may make an election beginning November 26 or December 10, 2006, or anytime thereafter. Visit https://www.abc.army.mil for specific information.	N/A – you may change your fund allocations at any time.
<i>What is the effective date of my election/change?</i>	Coverage becomes effective on January 7, 2007. You may use the benefits as of this date.	Coverage becomes effective on December 31, 2006. You may use the benefits as of this date.	Benefit period for a 2007 account expenses runs from January 1, 2007 – March 15, 2008	TSP contribution elections/changes become effective at the beginning of the next pay period after you make your transaction.	TSP Catch-Up contribution elections/changes become effective at the beginning of the next pay period after you make your transaction.	Within 1-2 business days.